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W.E. DAVIS CH. CLK.

Document Title:

Limited Power of Attorney

WHEN RECORDED RETURN TO:

Financial Dimensions, Inc.

41 Terence Drive

Pittsburgh, PA 15236

OFB# 76444

Grantor: Bank of New York

Grantee: OCWEN FEDERAL BANK FSB

Prepared & Requested by Pat Belanger of
Owen Federal Bank at 1665 Palm Beach
Lakes, W. Palm Beach, FL 33401
When Recorded Mail to: OFBRP
Optima is.com @ 1920 Main St #450,
Irvine, CA 92614

INSTR # 100851536
OR BK 31301 PG 1795
RECORDED 02/22/2001 11:13 AM
COMMISSION
BROWARD COUNTY
DEPUTY CLERK 2875

POA#: 1694

LIMITED POWER OF ATTORNEY

Bank Of New York, a New York Corporation organized and existing under the laws of the State of New York, 101 Barclay Street, 12th Floor, New York, NY 10286 hereby constitutes and appoints Owen Federal Bank FSB, a federal savings bank and in its name, aforesaid acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or of Holder. This Power of Attorney is being issued in connection with Owen's responsibilities to service certain mortgage loans (the "Loans") held by the Bank of New York in its capacity as Trustee of Amresco Residential Securities Corporation Loan Trust (1997-1, 1997-2 and 1997-3 under their respective pooling and servicing agreements. These loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security Instruments (collectively the "Security Instruments") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by Bank of New York, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or buildings thereon, as Bank of New York's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or secure payment of a promissory note or performance of any obligations or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements (including subordination agreements) and instruments regarding the Borrower's and/or Property, including but not limited to the execution of release, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of Bank of New York.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this 27 day of October, 2000

STANLEY TIKOO

Witness BRIAN C. MORRO

Witness

JOSEPH A. LOPANO
Attest: Assistant Secretary

JOSEPH A. LOPANO

VIC: "SIDE"

STATE OF NEW YORK

COUNTY OF WESTCHESTER

FOR CORPORATE ACKNOWLEDGEMENT

On this 27 day of OCTOBER, 2000 before me, the undersigned, a Notary Public in and for

Said County and State, personally appeared PATRICIA O'NEILL Courtney Bartholomew
Joe Lopano, personally known to me (or proved to me on the basis of satisfactory

evidence) to be the persons who executed the within instrument as ASSISTANT TREASURER and

ASSISTANT VICE PRESIDENT (title) respectively, of the corporation therein named, and

acknowledged to me that such a corporation executed the within instrument pursuant to its bylaws or a resolution of the Board of Directors.

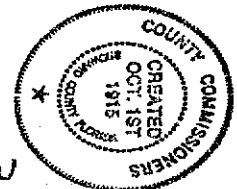
Witness my hand of official seal.

Signature Joseph Furmani

My Commission expires: _____

JOSEPH FURMANI
Notary Public, State of New York
Registration #01100046886
Qualified in Westchester County
My Commission Expires Aug. 14, 2002

(Notary Seal)



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 27 day of August, 2001.
By Patricia H. Schlem
Deputy Clerk

When Recorded Return to:
Financial Dimensions, Inc.
41 Terence Drive
16444
FLA SEARCH Pittsburgh, PA 15236

W/C →

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